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Novatti

ACBNEWS Fintech Investment Forum

Peter Cook

Managing Director

www.novatti.com

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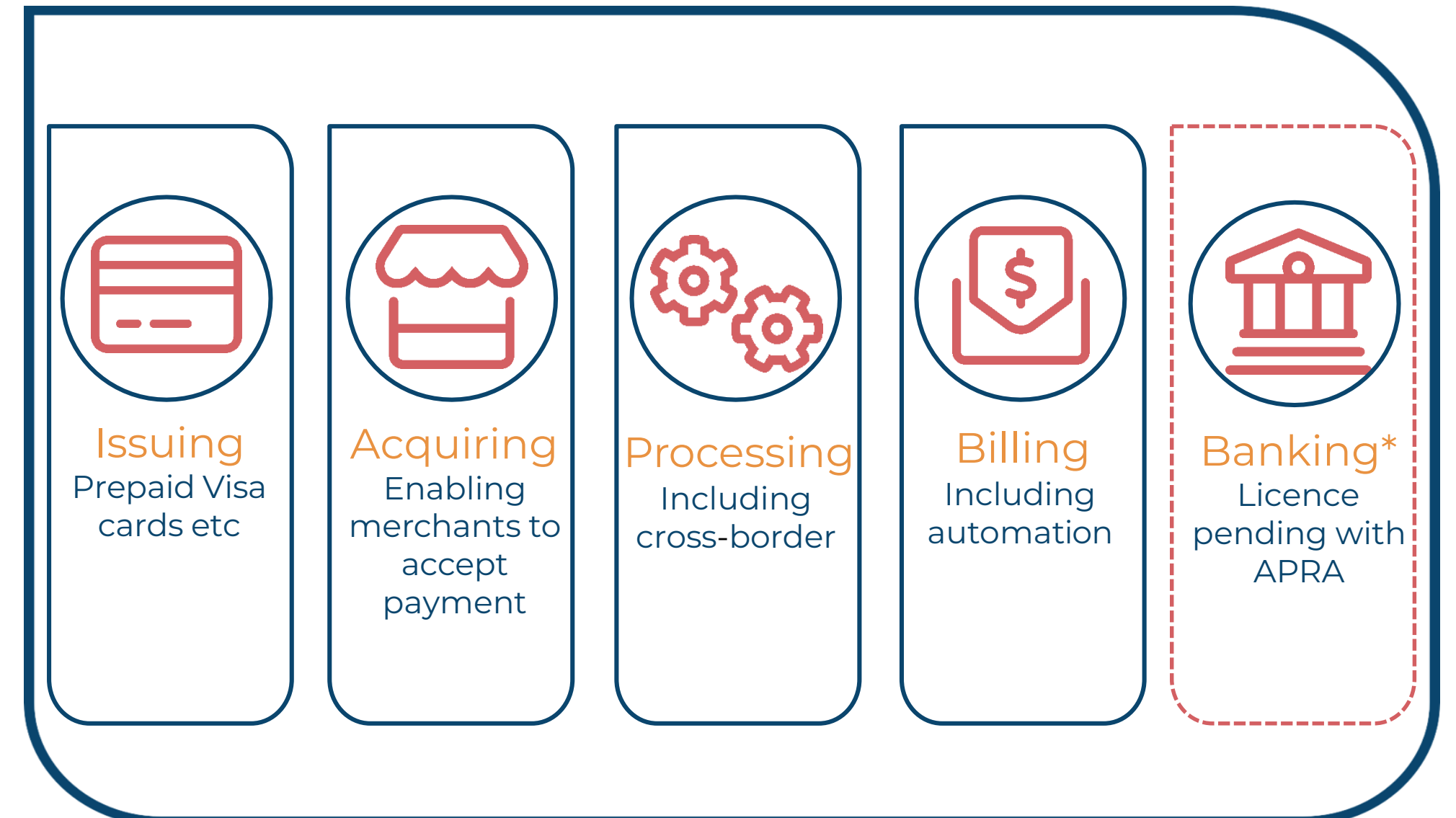
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Making payments easy

Novatti

- Novatti provides businesses with everything they need to **pay and be paid**
- Focus on mobility through technology – using any device, anywhere
- Cover the complete payments value chain – from issuing payment cards to banking services*

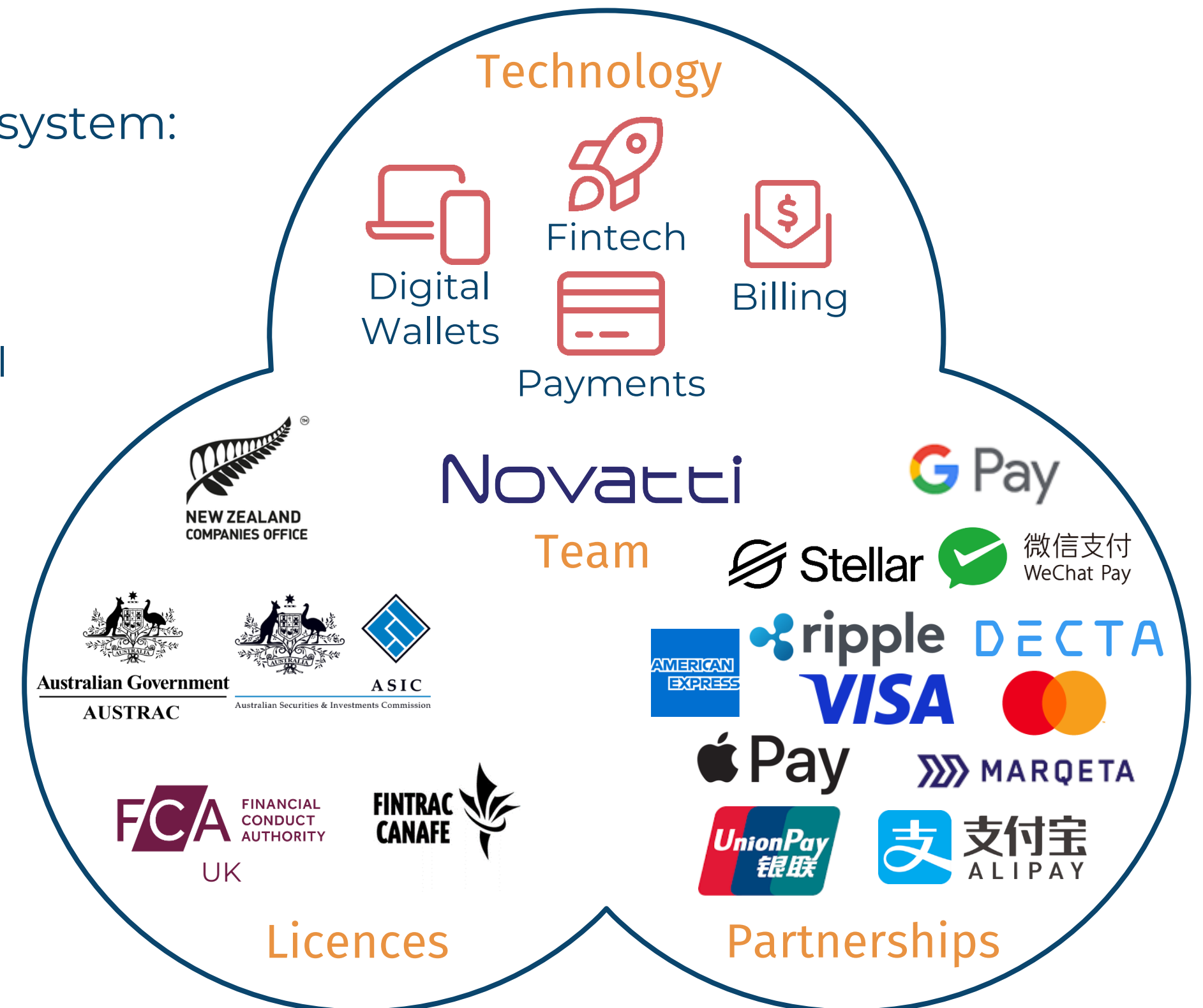


*Licence pending with APRA

Leveraging global ecosystem

Novatti

- We do this by leveraging global B2B payments ecosystem:
 - Technology – digital and mobile platforms
 - Licences – opening jurisdictions and highlighting trust
 - Partnerships – providing scale without substantial capital
 - Team – leading in-house expertise
- Ecosystem now being monetised as fintechs and businesses utilise Novatti's capabilities
- Focused on accelerating expansion

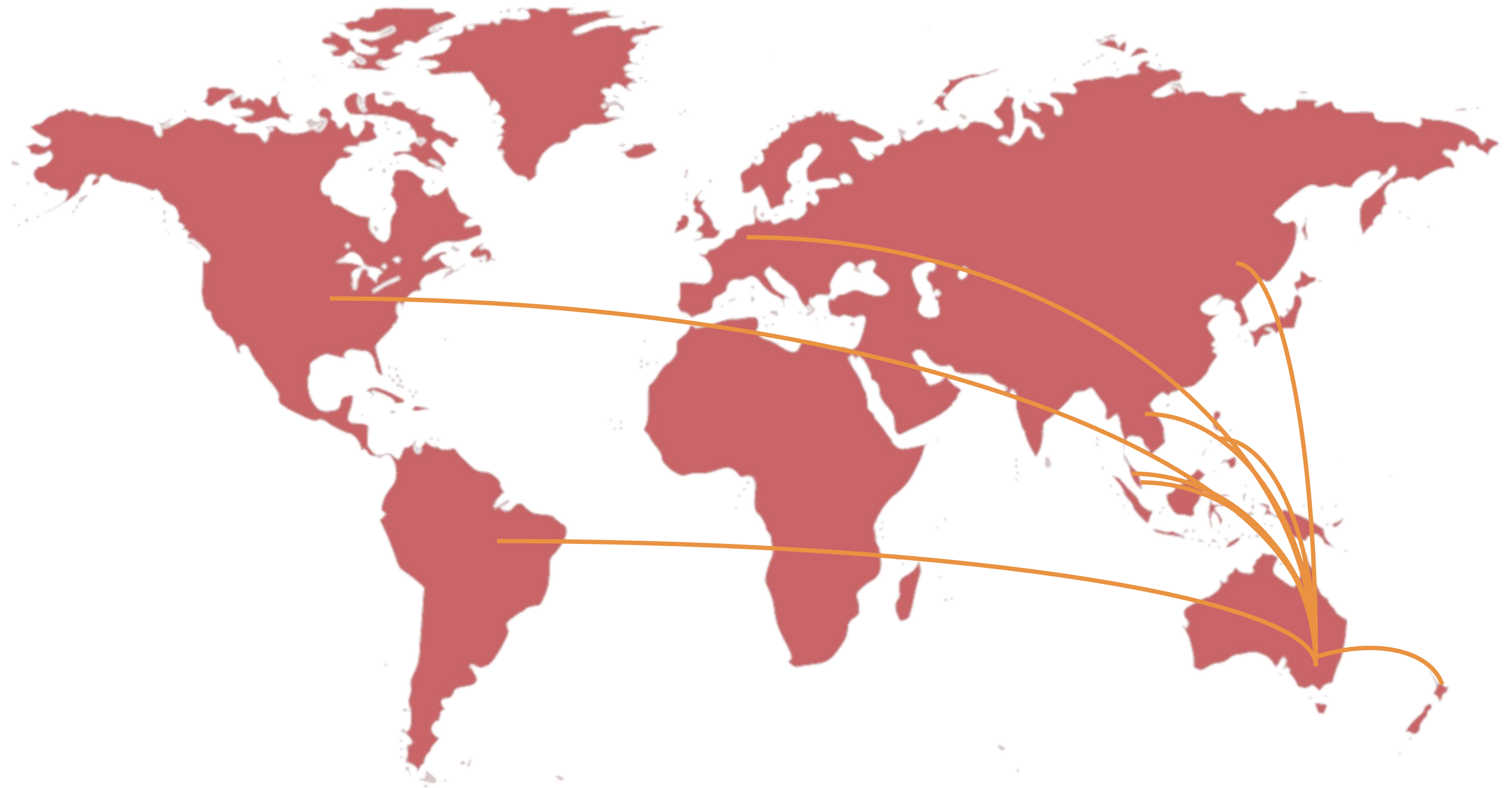


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Scaling globally

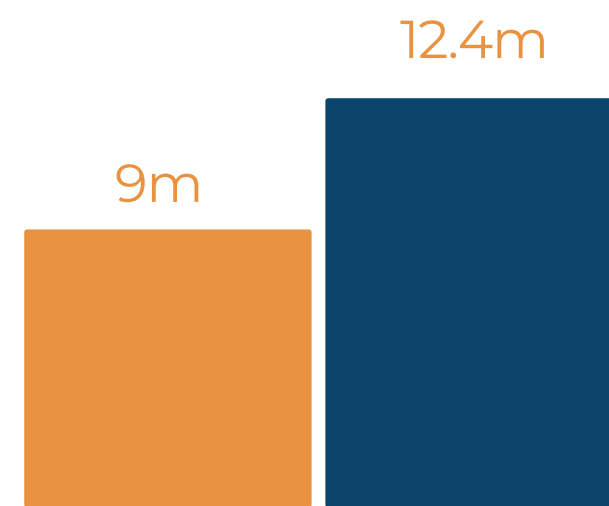
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- Operating base now global:
 - Australia & New Zealand
 - Asia
 - North America
 - South America
 - Europe
- Focused on leveraging Novatti's ecosystem across this global base to achieve scale



Large and fast-growing markets

Strong, digital-led growth across key markets in which Novatti operates:

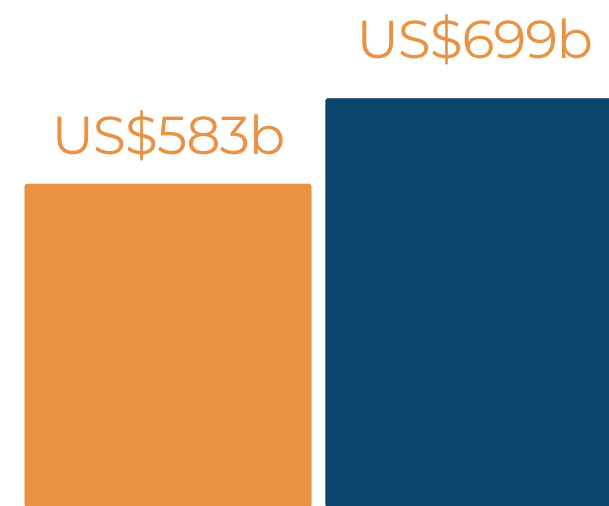


Prepaid cards issued in Australia
May 2018 - December 2021

[Source: RBA]



Issuing

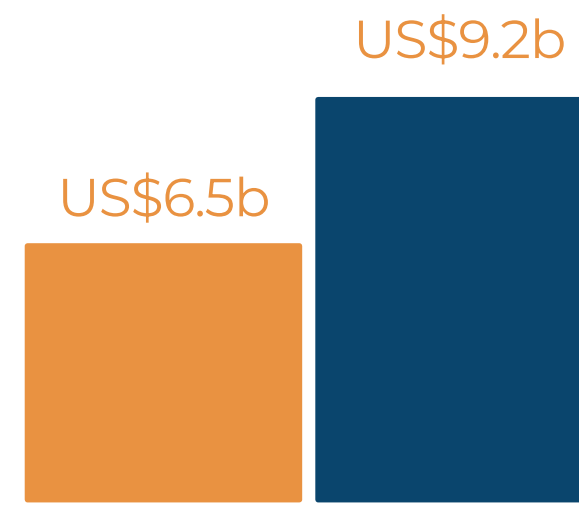


Point-of-sale and e-com
turnover forecast 2020-2024

[Source: FIS World Pay]

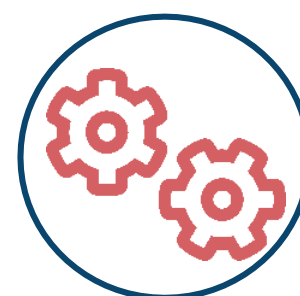


Acquiring

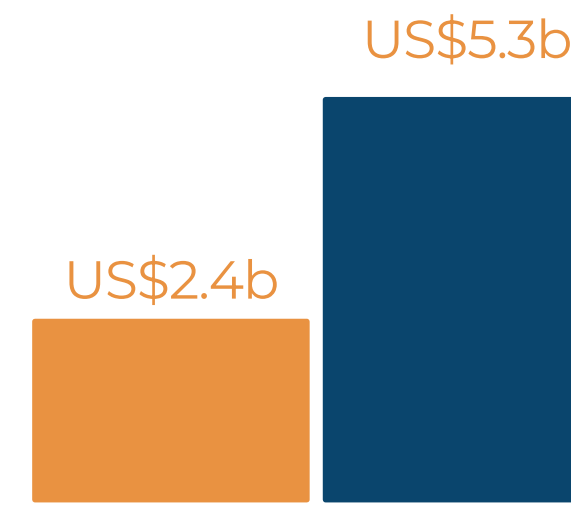


Personal remittances
to/from Australia 2010-2019

[Source: World Bank]



Processing

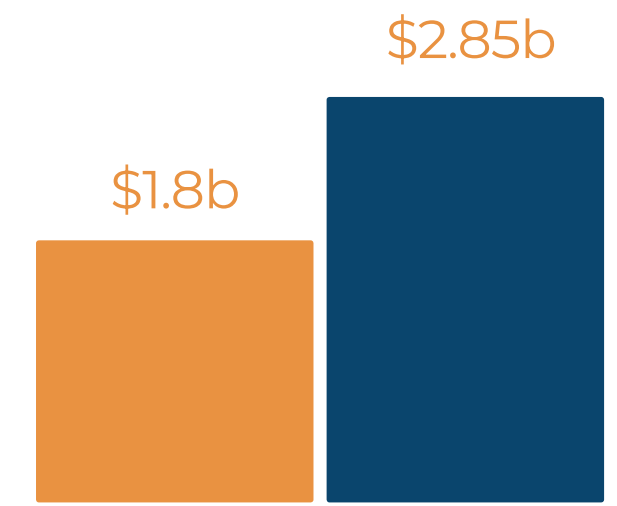


Global accounts receivable/payable
automation market 2020-2027

[Source: 360 ResearchReports]



Billing



Resident deposits with neobanks
(Judo, 86 400, Volt) April 2020-2021

[Source: APRA]



Banking*

*Licence pending with APRA

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Strategy is working (H1 results)

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Targeted areas growing at over 100% YoY:

\$11.1m

H1 Sales Revenue
(Highest ever)

+51%

Growth in H1 sales revenue YoY

\$9.1m

H1 Payment Processing Revenue

+113%

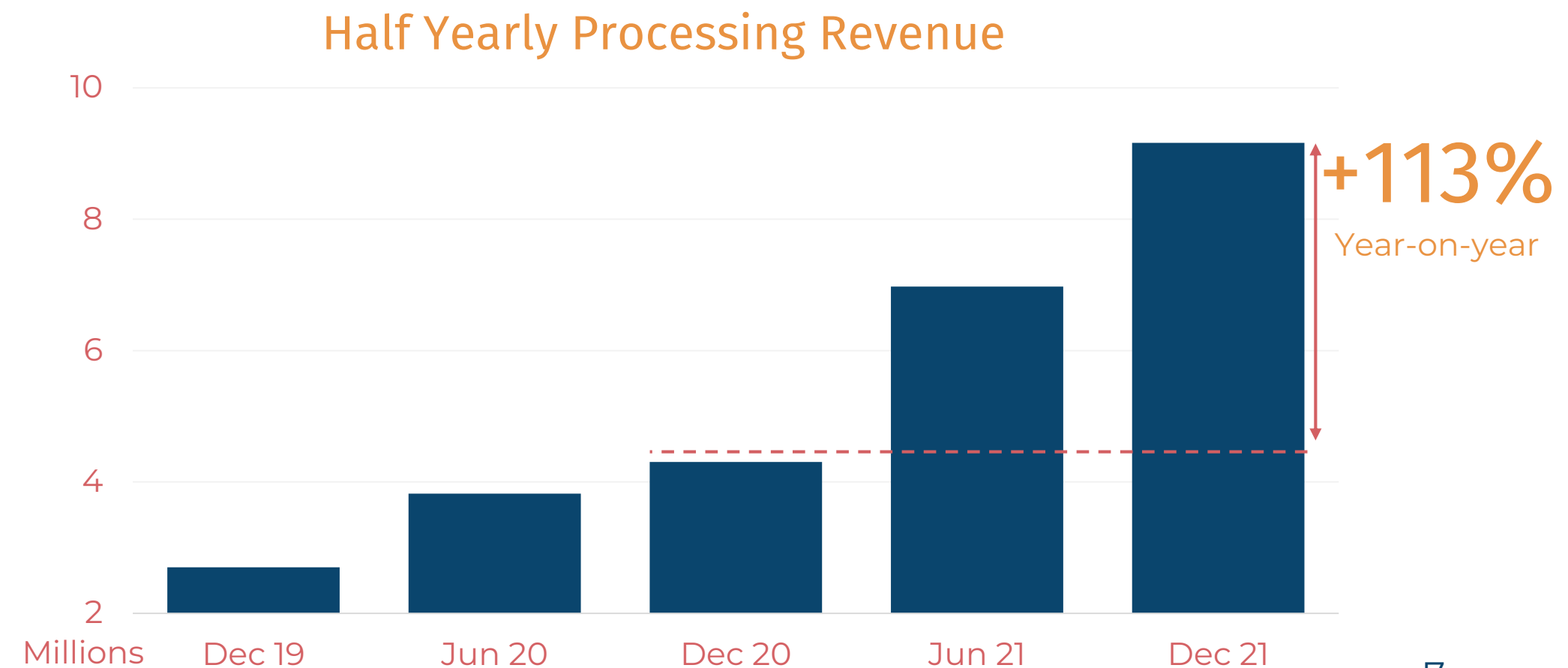
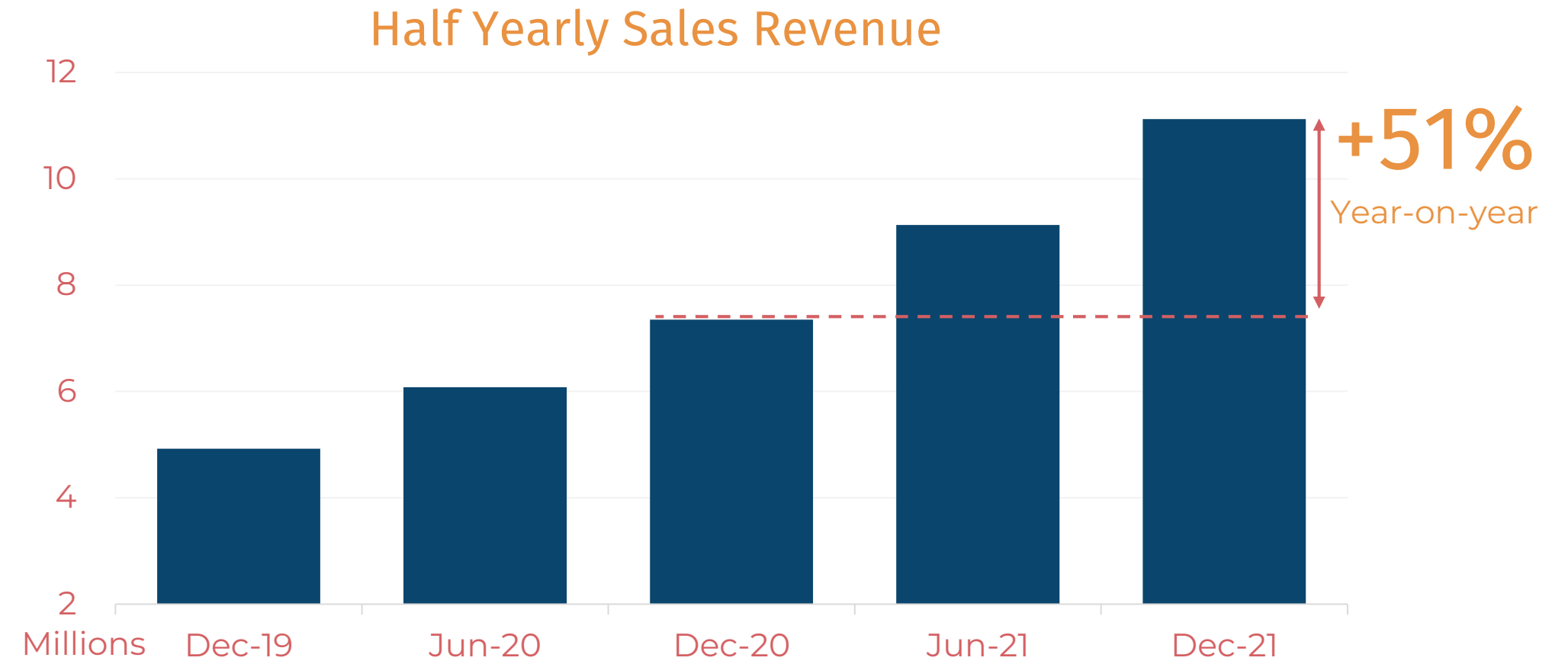
Growth in H1 payment processing revenue YoY

\$12.3m

H1 Total Revenue

\$12.9m

Cash balance at end of half



*All figures refer to H1-FY22 results

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Innovation - ChinaPayments.com

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Enables Chinese residents to pay Australian bills in Chinese currency

China Payments Home Biller Lookup User Guide FAQ Contact Us Account

Use CNY to Pay **BPAY** Tuition Fees

1 Bill Details 2 Scan QR 3 Success

Biller Code* BPAY Biller Code

Ref. Number* BPAY Reference Number

Bill Amount* Bill Amount (AUD)

CNY Amount

支付宝 ALIPAY 微信支付 UnionPay 银联 NEW

I have read and agree to the [terms and conditions](#), [BPAY Payer Terms](#) and [privacy policy](#)

Pay Bill

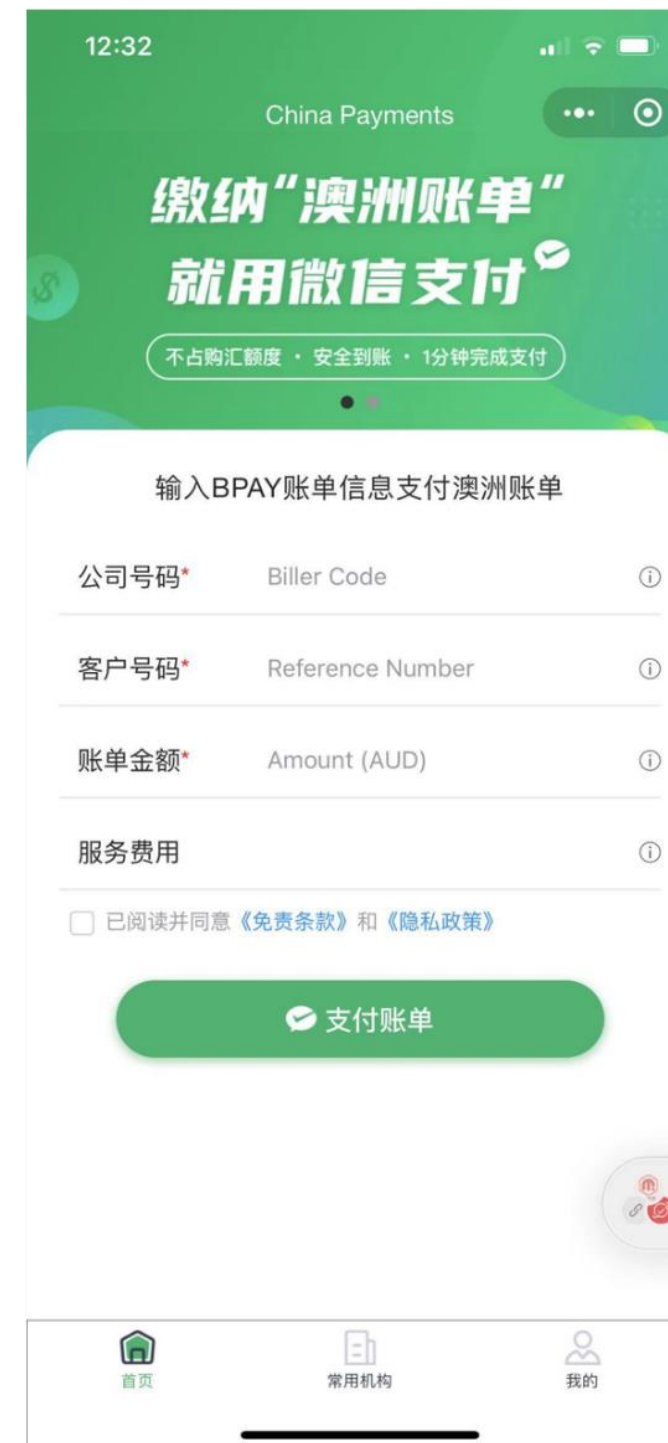
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Integrated with Alipay, WeChat Pay and UnionPay



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Innovation getting recognised

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Focus on innovation and development is paying off as industry recognition grows:



6th Annual FinTECH Awards 2021

Winner Best Fintech Payments Provider (including Remittance/FX)



Alipay Top Innovation Partner Australia 2021

Awarded for the second year in a row



Blockchain Australia The 'Blockies' 2021

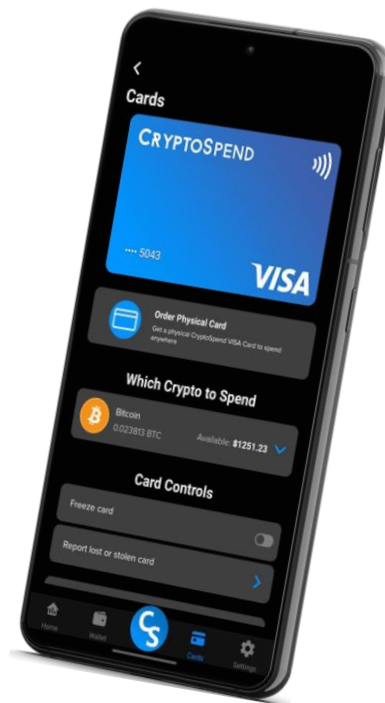
Finalist – Solutions Provider of the Year

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Embracing growth in digital assets

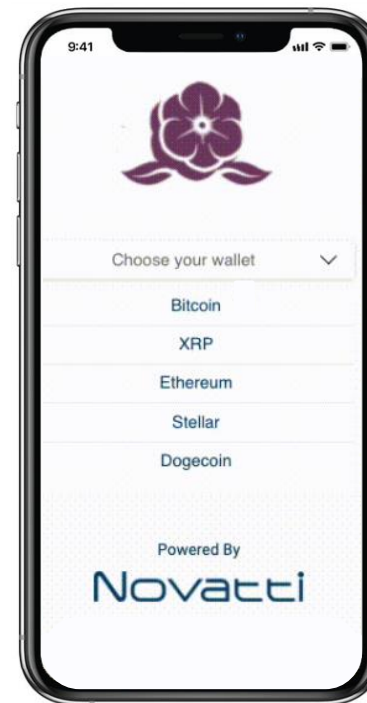
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Getting ahead of the growing demand for digital currencies and assets



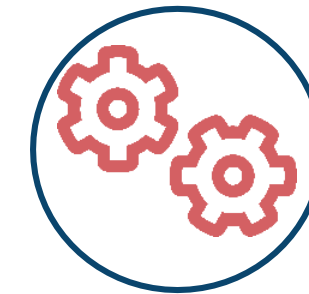
Issuing

Enabled Australia's first Visa-powered crypto payments card - Cryptospend



Acquiring

Enabling businesses to accept crypto payments settled in AUD



Processing

Advanced work on digital currency and stablecoin solutions

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What to expect going forward

Novatti

- Many years of investment and development seeing results
- Global operating base can now be leveraged for scale
- Continue to grow topline revenue by delivering on growth strategy:



New and expanded markets

- Promote and leverage ecosystem globally
- Accelerate acquiring business
- Enable shift from fiat payment to crypto and digital



Pursue acquisitions

- Completed ATX acquisition
- Assessing other opportunities in pipeline
- Strategic & value based



Strategic Reckon investment

- Business relationship established
- Payment solution launched
- Look for further value-add opportunities